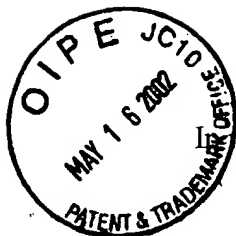


3/29/02
12/B



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inter Application of)

May, J. et al)

Serial No. 09/577,434)

Filing Date: May 22, 2000)

For: METHOD AND APPARATUS FOR)
FACILITATING ONLINE PAYMENT)
TRANSACTIONS IN A NETWORK-)
BASED TRANSACTION FACILITY USING)
MULTIPLE PAYMENT INSTRUMENTS)

Examiner: Kyle, C.

Art Unit: ~~2164~~ 3624

Assistant Commissioner for Patents
Washington, D.C. 20231

AMENDMENT

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GROUP 3600

Sir:

In response to the Office Action mailed April 12, 2002, the Applicants respectfully request the Examiner to consider the following remarks.

FIRST CLASS CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231

on May 13, 2002
Date of Deposit

Michelle Begay
Name of Person Mailing Correspondence

Michelle Begay
Signature

May 13, 2002
Date